

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael G Werner
Maddalena C Werner
Debtor(s)

Case No. 08 B 34963

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2008.
- 2) The plan was confirmed on 03/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/14/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/15/2010, 09/06/2011.
- 5) The case was Converted on 02/26/2013.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$47,640.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$47,640.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,907.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,703.53
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,611.03**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	282.00	NA	NA	0.00	0.00
American Express	Unsecured	4,168.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	7,180.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	312.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	5,054.00	5,054.83	5,054.83	1,370.97	0.00
Becket & Lee	Unsecured	9,116.00	13,285.17	13,285.17	3,603.22	0.00
Carrington Mortgage Services, LLC	Secured	181,855.00	180,303.39	180,303.39	0.00	0.00
Carrington Mortgage Services, LLC	Secured	181,855.00	(1,067.00)	300.00	300.00	0.00
Citizens Bank	Secured	18,284.00	7,180.32	11,385.16	11,385.16	360.60
Citizens Bank	Unsecured	29,812.00	32,793.68	32,793.68	8,894.33	0.00
Citizens Bank	Unsecured	18,284.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	11,086.00	11,086.08	11,086.08	3,006.78	0.00
First National Bank Of Omaha	Unsecured	11,523.00	10,831.55	10,831.55	0.00	0.00
GEMB	Unsecured	5,505.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	21,801.88	21,801.88	5,913.13	0.00
Internal Revenue Service	Priority	19,274.19	2,155.01	2,155.01	2,155.01	0.00
Jefferson Capital Systems LLC	Unsecured	NA	308.94	308.94	83.79	0.00
Midland Credit Management	Unsecured	887.00	887.74	887.74	240.77	0.00
Mitsubishi Motors Credit Of America	Unsecured	18,871.00	1,968.75	1,968.75	437.04	0.00
Target National Bank	Unsecured	3,563.00	3,563.64	3,563.64	966.53	0.00
William Hunter	Unsecured	NA	15,897.16	15,897.16	4,311.64	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$180,303.39	\$0.00	\$0.00
Mortgage Arrearage	\$300.00	\$300.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,385.16	\$11,385.16	\$360.60
TOTAL SECURED:	\$191,988.55	\$11,685.16	\$360.60
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,155.01	\$2,155.01	\$0.00
TOTAL PRIORITY:	\$2,155.01	\$2,155.01	\$0.00
GENERAL UNSECURED PAYMENTS:	\$117,479.42	\$28,828.20	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,611.03</u>
Disbursements to Creditors	<u>\$43,028.97</u>
TOTAL DISBURSEMENTS :	<u>\$47,640.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/17/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.